

ABSTRACT OF THE DISCLOSURE

A computer-implemented method, including receiving a request or claim for an employee benefit via, on, or over, the Internet and/or World Wide Web, processing the request or claim for an employee benefit with a first processing device or a second processing device accessed via, on, or over, or which operates on or over, the Internet and/or World Wide Web, determining with the first processing device or with the second processing device whether the employee benefit requested in the request or claim for an employee benefit is to be provided, generating a message in response to the request or claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, via, on, or over, the Internet and/or World Wide Web.

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract of the Disclosure and please substitute therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet.